

Testimony in Support of Continued Funding for the Connecticut Fair Housing Center

My name is Takima Saunders, and I recently purchased a home at 15 Earl St, New Haven, CT but without the assistance of the Center, I might not be there today. I am writing to express my hope that you will continue to fund the Connecticut Fair Housing Center and its foreclosure and homeownership rights work so that they can continue to help people like me. When I first contacted the Center, I was a renter receiving assistance through the Section 8 Housing Choice Voucher program. As part of my participation in that program, I was working on becoming a homeowner. I worked with the Housing Authority of New Haven's Family Self-Sufficiency program to build up my savings and prepare for homeownership.

Despite my hard work, I ran into some barriers. That's when I turned to the Center, the only statewide nonprofit offering no-cost legal assistance on foreclosure and lending issues. The Center and its attorneys worked with me over the course of several months, using their unique expertise in foreclosure and lending law to help me. They advocated for me with the mortgage company and with state and federal agencies. They offered me on-going advice and support through what turned out to be a nearly six-month process.

My issues arose when McCue Mortgage denied me because I was a defendant in a foreclosure case due to actions of my former spouse. He and I had jointly owned a home, but he kept the home when we separated. I quit claimed the deed and discharged my liability for the debt in bankruptcy, but he never took my name off the loan. I had worked hard to rebuild my credit and had no liability for that old debt. This could happen to anyone, and they deserve to have the Center available to help them, too.

I moved into my home in December with my three children, 22, 19, and 16, as well as my grandson, aged 2. Even though I was a homeowner before, this house is different, more special. It's mine, and it's great to be able to provide a home for my family. The assistance of the Center was invaluable, and I would urge you to continue to fund them so that others like me may be helped.